

Case # 21-18166

FILED  
JEANNE A. NAUGHTON, CLERK

NOV 01 2021

U.S. BANKRUPTCY COURT  
CAMDEN, N.J.  
BY mrn DEPUTY

Certificate Number: 14751-NJ-CC-036105944



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## CERTIFICATE OF COUNSELING

I CERTIFY that on November 1, 2021, at 10:36 o'clock AM PDT, PETRA PACHECO received from \$0\$ BK Class Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 1, 2021 By: /s/Laura E Hauptman

Name: Laura E Hauptman

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

From: ~~Petrad~~ ~~Pacheco~~  
4 N Montpelier Ave, Atlantic City, NJ  
Case # 21-18166

To: US Bankruptcy Ct  
Camden

X-RAYED

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